

# **EXHIBIT**

# **2**



# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Sobieda Valdera  
273-275 Rand Street  
Central Falls, RI 02863

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered Holders of CBA Commercial Assets, Small Balance Commercial Mortgage Pass-Through Certificates, Series 2006-1 (Holder) the present holder of your mortgage to New Century Mortgage Corporation, dated August 1, 2005 in the original principal amount of \$300,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 273-275 Rand Street, Central Falls, RI 02863. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of November 11, 2019, the amount of the debt is \$523,348.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

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Sincerely,

Susan W. Cody  
SWC/jv



# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Sobieda Valdera  
54 Woodside Avenue  
West Warwick, RI 02893

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

Dear Sir/Madam:

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Sincerely,

Susan W. Cody  
SWC/jv



# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Sobieda Valdera  
22 Montgomery Street  
Pawtucket, RI 02860

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

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SWC/jv



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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Sobieda Valdera  
34 Parker Street  
Central Falls, RI 02863

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

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SWC/jv



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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Juan Valdera  
273-275 Rand Street  
Central Falls, RI 02863

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

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SWC/jv





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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Juan Valdera  
416 Lonsdale Avenue Apt. 1  
Pawtucket, RI 02860

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

Dear Sir/Madam:

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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Juan Valdera  
48 Glenham Street  
Providence, RI 02907

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November 14, 2019

Juan Valdera  
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Our File No. 17-031157

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Please be advised that this office represents PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered Holders of CBA Commercial Assets, Small Balance Commercial Mortgage Pass-Through Certificates, Series 2006-1 (Holder) the present holder of your mortgage to New Century Mortgage Corporation, dated August 1, 2005 in the original principal amount of \$300,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 273-275 Rand Street, Central Falls, RI 02863. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of November 11, 2019, the amount of the debt is \$523,348.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

You are hereby further notified that it is the intention of the Holder to foreclose said Mortgage under the Power of Sale for breach of the conditions of the loan documents.

Please be advised that the amount necessary to reinstate or pay off your loan changes daily. Therefore, if you desire to reinstate or pay off your loan, please contact this office and it will obtain the amount necessary to reinstate or pay off your loan. Please also be advised, however, that the Holder reserves its right, if allowed by the loan documents and applicable law, to refuse to accept a reinstatement and to insist upon full payment of all amounts due.

UNLESS YOU NOTIFY THIS OFFICE WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS FROM RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT AND MAIL YOU A COPY OF SUCH VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN THIRTY (30) DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

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Sincerely,

Susan W. Cody  
SWC/jv



# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Bahij Boutros  
273-275 Rand Street  
Central Falls, RI 02863

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

Dear Sir/Madam:

Please be advised that this office represents PHH Mortgage Corporation as servicer for Deutsche Bank National Trust Company, as Trustee for the registered Holders of CBA Commercial Assets, Small Balance Commercial Mortgage Pass-Through Certificates, Series 2006-1 (Holder) the present holder of your mortgage to New Century Mortgage Corporation, dated August 1, 2005 in the original principal amount of \$300,000.00. The Holder has brought to our attention your delinquent mortgage account regarding the property located at 273-275 Rand Street, Central Falls, RI 02863. You are hereby notified that the Holder hereby elects to accelerate the entire indebtedness and declares the entire balance due and payable forthwith and without further notice. Our client has advised that as of November 11, 2019, the amount of the debt is \$523,348.90. Please note that because interest and other charges continue to accrue pursuant to the terms of the loan documents, the above figure is subject to change. If you would like a payoff statement on your loan, please contact the undersigned.

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Susan W. Cody  
SWC/jv



# KORDE & ASSOCIATES, P.C.

## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Bahij Boutros  
34 Parker Street  
Central Falls, RI 02863

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Bahij Boutros  
155 Camp Street  
Providence, RI 02906

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

Dear Sir/Madam:

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## ATTORNEYS AT LAW

SERVING CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, & RHODE ISLAND

November 14, 2019

Bahij Boutros  
62 Waites Corner Road  
West Kingston, RI 02892

VIA FIRST CLASS MAIL &  
CERTIFIED MAIL

Our File No. 17-031157

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